

**IN THE UNITED STATES DISTRICT COURT  
FOR THE WESTERN DISTRICT OF TEXAS  
WACO DIVISION**

**MARY MARKS,**  
*Plaintiff,*

**v.**

**JPMORGAN CHASE & CO.,  
SYNCHRONY, TRANS UNION, LLC,  
EQUIFAX INFORMATION  
SERVICES, LLC, EXPERIAN  
INFORMATION SOLUTIONS, INC.  
*Defendant.***



**1:23-CV-00462-ADA**

## ORDER ADOPTING MAGISTRATE JUDGE'S REPORT AND RECOMMENDATION

Before the Court is the Report and Recommendation of United States Magistrate Judge Dustin M. Howell. ECF No. 26. The report recommends Defendant JPMorgan Chase Bank, N.A.'s Motion to Dismiss (ECF No. 11) be **GRANTED**. The report and recommendation was filed on January 26, 2024.


A party may file specific, written objections to the proposed findings and recommendations of the magistrate judge within fourteen days after being served with a copy of the report and recommendation, thereby securing *de novo* review by the district court. 28 U.S.C. § 636(b); Fed. R. Civ. P. 72(b). As of today, neither party has filed objections.

When no objections are timely filed, a district court reviews the magistrate judge’s report and recommendation for clear error. *See* Fed. R. Civ. P. 72 advisory committee’s note (“When no timely objection is filed, the [district] court need only satisfy itself that there is no clear error on the face of the record in order to accept the recommendation.”). The Court has reviewed the report and recommendation and finds no clear error.

**IT IS THEREFORE ORDERED** that the Report and Recommendation of United States Magistrate Judge Howell (ECF No. 26) is **ADOPTED**.

**IT IS FURTHER ORDERED** that Defendant JPMorgan Chase Bank, N.A.'s Motion (ECF No. 11) is **GRANTED**.

**SIGNED** this 12th day of February, 2024.



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ALAN D ALBRIGHT  
UNITED STATES DISTRICT JUDGE